

Certificate Number: 16339-NJ-DE-039292660

Bankruptcy Case Number: 24-21209



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 30, 2025, at 6:13 o'clock PM EST, Frederick Johnson completed a course on personal financial management given by internet by Second Bankruptcy Course, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: January 30, 2025 By: /s/Kelley Tipton

Name: Kelley Tipton

Title: Certified Financial Counselor